

AMENDMENT TO THE RULES COMMITTEE PRINT
118-10
OFFERED BY MS. DEAN OF PENNSYLVANIA

Add at the end of subtitle A of title XVIII the following:

1 **SEC. 18__.** **FAIR DEBT COLLECTION PRACTICES FOR**
2 **SERVICEMEMBERS.**

3 (a) **ENHANCED PROTECTION AGAINST DEBT COL-**
4 **LECTOR HARASSMENT OF SERVICEMEMBERS.—**

5 (1) **COMMUNICATION IN CONNECTION WITH**
6 **DEBT COLLECTION.—**Section 805 of the Fair Debt
7 **Collection Practices Act (15 U.S.C. 1692c) is**
8 **amended by adding at the end the following:**

9 “(e) **COMMUNICATIONS CONCERNING SERVICEMEM-**
10 **BER DEBTS.—**

11 “(1) **DEFINITION.—**In this subsection, the term
12 **‘covered member’ means—**

13 “(A) a covered member or a dependent as
14 defined in section 987(i) of title 10, United
15 States Code; and

16 “(B)(i) an individual who was separated,
17 discharged, or released from duty described in
18 such section 987(i)(1), but only during the 365-

1 day period beginning on the date of separation,
2 discharge, or release; or

3 “(ii) a person, with respect to an individual
4 described in clause (i), described in subpara-
5 graph (A), (D), (E), or (I) of section 1072(2)
6 of title 10, United States Code.

7 “(2) PROHIBITIONS.—A debt collector may not,
8 in connection with the collection of any debt of a
9 covered member—

10 “(A) threaten to have the covered member
11 reduced in rank;

12 “(B) threaten to have the covered mem-
13 ber’s security clearance revoked; or

14 “(C) threaten to have the covered member
15 prosecuted under chapter 47 of title 10, United
16 States Code (the Uniform Code of Military Jus-
17 tice).”.

18 (2) UNFAIR PRACTICES.—Section 808 of the
19 Fair Debt Collection Practices Act (15 U.S.C.
20 1692f) is amended by adding at the end the fol-
21 lowing:

22 “(9) The representation to any covered member
23 (as defined under section 805(e)(1)) that failure to
24 cooperate with a debt collector will result in—

1 “(A) a reduction in rank of the covered
2 member;

3 “(B) a revocation of the covered member’s
4 security clearance; or

5 “(C) prosecution under chapter 47 of title
6 10, United States Code (the Uniform Code of
7 Military Justice).”.

8 (b) GAO STUDY.—The Comptroller General of the
9 United States shall conduct a study and submit a report
10 to Congress on the impact of this section on—

11 (1) the timely delivery of information to a cov-
12 ered member (as defined in section 805(e) of the
13 Fair Debt Collection Practices Act, as added by this
14 section);

15 (2) military readiness; and

16 (3) national security, including the extent to
17 which covered members with security clearances
18 would be impacted by uncollected debt.

19 (c) DETERMINATION OF BUDGETARY EFFECTS.—
20 The budgetary effects of this section, for the purpose of
21 complying with the Statutory Pay-As-You-Go Act of 2010,
22 shall be determined by reference to the latest statement
23 titled “Budgetary Effects of PAYGO Legislation” for this
24 section, submitted for printing in the Congressional
25 Record by the Chairman of the House Budget Committee,

- 1 provided that such statement has been submitted prior to
- 2 the vote on passage.

